

# Tips for Assisters to Help Consumers Navigate the Marketplace

You provide official one-on-one assistance to consumers seeking health coverage. It's an important job. These tips can help you engage people in your community, whether you're providing help at special group events, at office visits for individual counseling, or by phone.

1. Directly contact individual consumers about enrolling in a Marketplace plan **only if they've asked you to** -- or if they've contacted you first. That means no phone calls, emails, letters, and social media messages without a consumer's permission.
2. If a consumer asks for a meeting, be sure to confirm the appointment.
3. If you use social media, set up a professional account to disseminate general information about the Marketplace or outreach or enrollment events. Discourage people from sharing their personal information on social media sites.
4. Show or display your official certification when you meet with a consumer. Your certification indicates that you are trained and federally certified.
5. Carefully follow the guidelines and training that has been provided to you.
6. Navigators and certified application counselors may not charge consumers for assistance, or steer them to someone who charges. You should remind consumers that they should be suspicious of anyone who charges them a fee in connection with enrollment.
7. When you provide assistance related to the Marketplace, be sure you've picked a place that's private enough, so other people can't hear your conversations.
8. Listen to determine the consumer's need, and then give fair, accurate information about the health care programs they're eligible for.
9. Remind consumers that fraudsters may try to take advantage of the Marketplace. Provide consumers with the tip sheet called [Suspect a Health Care Scam? Here's What to Do](#) and remind them that they should not disclose their personal and account numbers, including their social security and credit card numbers.

If you have concerns or specific complaints about inappropriate practices, call the Health Insurance Marketplace Call Center at 1-800-318-2596 (TTY 1-855-889-4325). Report potentially fraudulent practices to the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint).

